

List of Claims

1. (original) A method of providing a health benefit plan to a group of employees, comprising the steps of:

covering employees under a group health benefit plan with a predetermined deductible;

providing a credit that reduces a deductible for an employee who satisfies a predetermined criteria associated with a wellness category.

2. (original) The method of claim 1 including a step of conditioning the credit on the employee voluntarily permitting measurement of at least one biometric of the employee.

3. (original) The method of claim 2 wherein the conditioning step includes the employee voluntarily providing a bodily fluid.

4. (original) The method of claim 2 wherein the at least one biometric includes measurement of an indicator of tobacco usage, a cholesterol level, a blood glucose level, a body mass index and a blood pressure.

5. (original) The method of claim 1 wherein the providing step is performed under a federally governed program.

6. (original) The method of claim 1 wherein the credit is provided under a HIPAA compliant health benefit plan.

7. (original) The method of claim 1 including a step of raising a deductible from a group health benefit plan for a previous year up to the predetermined deductible.

8. (original) The method of claim 7 including a step of conditioning the credit on the employee voluntarily permitting measurement of at least one biometric of the employee.

9. (original) The method of claim 8 wherein the conditioning step includes the employee voluntarily providing a bodily fluid.

10. (cancelled)

11. (cancelled)

12. (cancelled)

13. (cancelled)

14. (cancelled)

15. (original) The method of claim 9 wherein the providing step is performed under a federally governed program.

16. (original) The method of claim 9 wherein the providing step is performed under a HIPAA compliant health benefit plan.

17. (original) The method of claim 2 including a step of rating the employee based on the biometric with respect to a non-health insurance policy.

18. (original) The method of claim 17 wherein the biometric includes measurement of an indicator of tobacco usage.

19. (original) The method of claim 18 wherein the non-health insurance policy includes at least of a motor vehicle insurance policy and a homeowners insurance policy.

20. (original) The method of claim 2 wherein the biometric is based upon responses of an employee to a Health Risk Assessment.

21. (original) The method of claim 20 wherein the conditioning step includes the employee voluntarily responding to a Health Risk Assessment questionnaire.

22. (original) The method of claim 1 including a step of providing a partial credit that reduces the deductible for an employee who performs a predetermined employee action that tends to improve a biometric associated with a wellness category.

23. (original) The method of claim 22 wherein the predetermined employee action includes taking medication prescribed based at least in part on the biometric.

24. (original) The method of claim 23 wherein the predetermined employee action includes participation in a smoking cessation program.

25. (original) The method of claim 23 wherein the predetermined employee action includes participation in a weight loss program.

26. (original) The method of claim 23 wherein the predetermined employee action includes participation in an exercise program.

27. (original) The method of claim 23 wherein the predetermined employee action includes participation in a wellness education program.

28. (original) The method of claim 2 wherein the providing step and the voluntarily permitting step are performed annually.

29. (original) The method of claim 28 including a step of displaying a trend in a biometric of the employee measured at different times.

30. (original) The method of claim 3 wherein the at least one biometric includes testing the blood for a wellness category other than an indicator of tobacco usage, a cholesterol level, and a blood glucose level.

31. (original) The method of claim 17 wherein the biometric includes body mass index.

32. (original) The method of claim 31 wherein the non-health insurance policy includes at least one of a motor vehicle and homeowners insurance policy.

33. (original) The method of claim 1 wherein the step of providing a credit that reduces a deductible for an employee who satisfies a predetermined criteria associated with a wellness category is applied in a non-linear manner in connection with applications of another credit relating to another predetermined criteria associated with another wellness category..

34. (original) The method of claim 1 wherein the step of providing a credit that reduces a deductible for an employee who satisfies a predetermined criteria associated with a wellness category is applied in an additive manner in connection with applications of another credit relating to another predetermined criteria associated with another wellness category.